

Ex. M-O(b)

Letter from Rubin & Rothman to Vazquez

RUBIN & ROTHMAN, LLC

NEW JERSEY OFFICE:
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January 5, 2011

#BWNNWGC
 #D130 9213 9511 1059#
 DOREEN VAZQUEZ
 123 BROWNS RD
 NESCONSET, NY 11767

JOSEPH RUBIN (1927-1994)
 KEITH H. ROTHMAN¹
 KATHRYN N. ANDREOLLI^{1,2}
 MARK BRAVERMAN¹
 SHARI BRAVERMAN¹
 JOSEPH LATONA¹
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 DIANA K. ZOLLNER²

¹ MEMBER N.Y. BAR
² MEMBER N.J. BAR

X REPLY TO N.Y. OFFICE
 _ REPLY TO N.J. OFFICE

CURRENT CREDITOR: MIDLAND FUNDING LLC DOING BUSINESS
 IN NY AS MIDLAND FUNDING OF
 DELAWARE LLC

ORIGINAL CREDITOR: CHASE
 AMOUNT OF DEBT: \$10,437.72
 OUR FILE NO: 921395

Dear Sir/Madam,

As of the date of this letter, the creditor has a claim against you in the above amount. We must ask you to contact us to discuss payment in full of the debt or a payment arrangement.

UNLESS YOU DISPUTE THE VALIDITY OF THE DEBT, OR ANY PORTION THEREOF, WITHIN 30 DAYS AFTER YOUR RECEIPT OF THIS LETTER, WE WILL ASSUME THE DEBT TO BE VALID. IF YOU NOTIFY US IN WRITING WITHIN THE 30 DAY PERIOD THAT THE DEBT, OR ANY PORTION THEREOF, IS DISPUTED, WE WILL OBTAIN VERIFICATION OF THE DEBT OR A COPY OF A JUDGMENT AGAINST YOU AND MAIL A COPY OF SUCH VERIFICATION TO YOU. UPON YOUR WRITTEN REQUEST WITHIN THE 30 DAY PERIOD, WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR.

All checks should be sent to P.O. Box 550, Islandia, New York 11749, payable to Rubin and Rothman, and refer to our file number 921395

In addition to personal checks, we accept WESTERN UNION and electronic payments. You can make electronic payments by calling us during office hours, online at RRLLC189.com or by calling 1-866-826-2576 after office hours.

WE ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

AT THIS TIME, NO ATTORNEY WITH THIS FIRM HAS PERSONALLY REVIEWED THE PARTICULAR CIRCUMSTANCES OF YOUR ACCOUNT.



RUBIN & ROTHMAN, LLC

R&R #000100